



Atty. Docket No.: 0333
Serial No.: 10/626,236

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CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service with sufficient postage as First Class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on August 6, 2004.

John 2. Britton

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In the Application of :
Michael Joseph CASSANI et al. : Confirmation No.: 1278
Serial No.: 10/626,236 : Art Unit: 3624
Filing Date: July 24, 2003 :
For: **Charitable Investment Fund**

**INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37 CFR 1.56, 1.97
AND 1.98 (WITHIN 3 MONTHS OF FILING OR PRIOR TO
FIRST OFFICE ACTION)**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR 1.56, 1.97, and 1.98, Applicants request the Examiner to make of record the documents listed on the attached PTO/SB/08 form. Copies of the listed non-US documents are also enclosed. In accordance with MPEP 609, the Examiner is requested to initial each document listed on the attached PTO/SB/08 form in the space provided, make a copy of the initialed form, and return the copy to Applicants' attorney.

Applicants also request the Examiner to consider and make of record the copending U.S. application listed in the attached Table entitled "Copending U.S. Patent Applications." A copy of the copending application listed in the attached Table is enclosed. In accordance with MPEP 609, the Examiner is requested to initial the copending application listed on the attached Table in the space provided, make a copy of the initialed Table, and return the copy to Applicants' attorney.

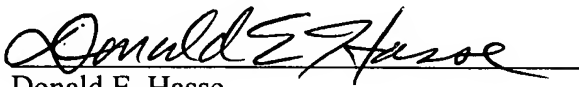
The Berkshire Hathaway news release dated July 3, 2003 describes a program that began in 1981 (see the third line of the release). The Berkshire Hathaway Question and Answer sheet (although undated) relates to the same program that was available prior to Applicants' priority date of March 14, 2002. Similarly, it is believed that the Marsh Supermarket and Naperville Sun articles describe programs that were available prior to Applicants' priority date of March 14, 2002.

This submission does not represent that a search has been made or that no closer art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

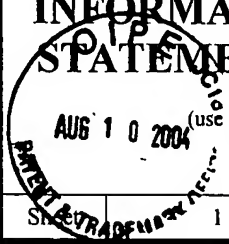
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

This paper and the enclosed documents are being submitted in accordance with 37 CFR 1.97(b), i.e., within three (3) months of the application filing date or prior to a first Office Action on the merits. Therefore, no fee is believed to be due.

Respectfully submitted,
For: Michael Joseph CASSANI et al.

By: 
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Attorney for Applicants
Registration No. 29,387
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Customer Number 26868

August 6, 2004

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) 			<i>Complete if Known</i>	
			Application Number	10/626,236
			Filing Date	07/24/2003
			First Named Inventor	Cassani et al.
			Art Unit	3624
			Examiner Name	
Sheet 1	of 1	Attorney Docket Number	0333	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)				
		US-	5,689,650	11/18/1997	McClelland et al.	
		US-	5,819,263	10/06/1998	Bromley et al.	
		US-	6,029,195	02/22/2000	Herz	
		US-	6,052,674	04/18/2000	Zervides et al.	
		US-	6,085,174	07/04/2000	Edelman	
		US-	6,112,191	08/29/2000	Burke	
		US-	6,192,347B1	02/20/2001	Graff	
		US-	6,202,052B1	03/13/2001	Miller	
		US-	6,240,399B1	05/29/2001	Frank et al.	
		US-	6,246,996B1	06/12/2001	Stein et al.	
		US-	2001/0034641A1	10/25/2001	D'Amico et al.	
		US-	2002/0013755A1	01/31/2002	Kiron et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s) volume-issue number(s), publisher, city and/or country where published.	T ²
		Berkshire Hathaway Inc. News Release, July 3, 2003	
		Marsh Supermarket Pharmacy, Marsh Fresh IDEA® Rewards, Marsh Community Shopper, https://secure.copienttech.com/cgi-bin/marsh/infopage.exe , 2 pages, 2002.	
		PICCININNI, Ann, The Naperville SUN Business, Rewards for Spending, Digital Chicago & Hollinger International Inc., 07/21/2004, 4 pages, http://www.suburbanchicagonews.com/sunpub/naper/business/n0712debit.htm	
		Berkshire Hathaway Inc., Shareholder-Designed Contributions Program Commonly Asked Questions, http://www.berkshirehathaway.com/sholdqa.html , 3 pages, viewed 08/04/2002.	

Examiner Signature		Date Considered	
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CO-PENDING APPLICATIONS (U.S. Serial No. 10/626,236)

Examiner Initials	Applicant(s)	Serial No.	Filing Date	Attorney Docket No.
	Cassani et al.	10/371,103	02/21/03	0322